



**Office of the Attorney General
Paul G. Summers**

NEWS RELEASE

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**TENNESSEE ATTORNEY GENERAL PAUL G. SUMMERS STOPS ENVELOPE
STUFFING "WORK AT HOME" SCHEME**

If you think those work at home ads sound good, you may want to do a little research before quitting your day job. Tennessee Attorney General Paul G. Summers by enforcing the Tennessee Consumer Protection Act, has stopped several defendants from continuing an alleged unlawful work-at-home scheme.

More than 300 Tennesseans complained to state and federal authorities about the alleged deceptive promotions and operation of GICO and Phase 7 "work at home stuffing envelopes and make thousands of dollars" schemes. As part of the agreement, GICO, Phase 7, Keith Dyer, Detria Dyer and Phyllis Winston of Nashville will stop promoting their work-at-home businesses, which included envelope stuffing. In addition, the defendants will cease all operation of GICO and Phase 7. Judge Marietta Shipley has signed the agreement to permanently stop the defendants from their alleged unfair and deceptive activity.

"This is a good agreement, and I'm glad we were able to prevent more Tennesseans from being deceived by GICO and Phase 7," Attorney General Summers said. "The combined efforts of the State's Division of Consumer Affairs, directed by Mary Clement, the Better Business Bureau, the Postal Inspector's Office in Nashville enabled us to achieve this positive result for the public."

The State alleged when consumers responded to GICO's advertisement guaranteeing they could make thousands of dollars per week by stuffing envelopes at home, they then received instructions to send a \$19.95 "registration fee." In some cases, the consumers received nothing for their "registration fee." In other cases, they received materials advising that the consumers had to spend their own money to recruit prospective customers for the defendants' catalogs and brochures which to purchase, required additional payment to the defendants.

The defendants have agreed to pay \$100,000 in restitution to consumers who have filed complaints as well as costs of the investigation and other civil penalties and fees. The defendants admit no wrongdoing.

Attorney General Summers recommends the following tips to avoid problems from work-at-home opportunity schemes:

- *Use common sense and do research, rather than basing your decision to work at home on emotion.
- *It is unlikely you will make \$1,000 a week stuffing envelopes at home.
- *If the ad says you must send money to get more information about a job, it is likely not legitimate.
- *Do not surf the Internet looking for “get rich quick” from home ads as those “opportunities” are probably someone else’s opportunity to get rich quick from you and others who respond.